

**In The Matter Of:**  
*Direct General Insurance Company v.*  
*Christopher Evans, et al.*

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*Jeanna Matoy*  
*April 16, 2024*

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**EXHIBIT**  
**B**

Min-U-Script® with Word Index

1 that why --

2 A No. I just pick -- pick a injured party.  
3 When there's six of them, I just grab one of them.

4 Q Now, when you had made these notes and  
5 you're going now to the next day, 8/3, would you call  
6 your supervisor or anybody at that point?

7 A I would put an activity for each -- my -- my  
8 supervisor manager, and then my manager-manager  
9 because of the fatalities.

10 Q And at this point in time, who was your  
11 manager and your manager's manager, I guess?

12 A Stevie Salas was my manager, and Andy  
13 Quackenbush is the -- her manager.

14 Q Okay. But you don't recall having a direct  
15 conversation or a phone call with either of them?

16 A I do not recall.

17 Q Were you sitting in -- well, let's go back  
18 up.

19 MR. JURMAN: So let's go to the next  
20 entry.

21 BY MR. JURMAN:

22 Q Okay. 8/7. Do you see that?

23 A Yes.

24 Q Okay. So now a couple days go by?

25 A Correct.

1 Q So what -- you know, what individuals here  
2 are we talking about?

3 A The three in the claimants' vehicle, the  
4 other party.

5 Q The Justuses?

6 A Yes.

7 Q So they were also potential claimants, like  
8 you said, that were taken to the emergency room?

9 A Yes.

10 Q And you were asking her about what the  
11 injuries were?

12 A Correct.

13 Q And you had sent them letters asking --

14 A Yeah.

15 Q -- him for information?

16 A To call me so I could discuss what happened  
17 in the accident and verify what their injuries were.

18 Q And it says here "I asked if they were  
19 represented by an attorney. She said no."

20 And it looked like they had UM coverage and  
21 they were making a claim for UM, based on this note?

22 A Yes.

23 Q Did she tell you what the UM coverage was at  
24 this --

25 A No.

1 entry.

2 BY MR. JURMAN:

3 Q There's other -- can you explain what you're  
4 doing here in these other task entries here --

5 A It puts a -- it's a diary that goes to the  
6 individuals when a policy limits demand comes in.

7 Q So basically you're trying to -- you're  
8 keeping track of -- well, why don't you tell us what  
9 this -- keeping track or the system keeps track or  
10 something else?

11 A Yes. It's a diary that goes to the people  
12 that I need to notify, which would be my supervisor  
13 and her manager, and I believe at the time that would  
14 be William Robertson. He handled that area.

15 Q Okay. So going up here to the next entry,  
16 your next entry, it looks like Andrew Quackenbush also  
17 was involved --

18 A He's Stevie's manager. He's Stevie's  
19 manager.

20 Q And where's -- let's go to your next full  
21 entry. Now, we'll get to these letters in a second.  
22 But just in terms of the notes, it says "Sending MCC  
23 excess letters to named insured with copy of demand,"  
24 on 8/15/2018, at 3:36 p.m.

25 Do you see that entry, Miss?

1 BY MR. JURMAN:

2 Q And it looks like --

3 MR. JURMAN: Scroll down a little.

4 BY MR. JURMAN:

5 Q It's the Andrew Evans. And do you recognize  
6 this as the Andrew Evans's time limit demand?

7 Exhibit 7? We can page through it a little.

8 A Yeah, I was going to say I need to see the  
9 rest of it.

10 Yes, that's the demand letter.

11 Q Okay. And it says here "August 15th, 2018,"  
12 on the front page. What stamp is that, August 15th,  
13 2018?

14 A That would be from the mail room.

15 Q The date they received it?

16 A Yes.

17 Q And is this the time limit demand that you  
18 referred to in your notes that was reviewed by Andrew  
19 Quackenbush and Ms. Ellen Greer?

20 A Yes.

21 Q And was this the time limit demand that you  
22 called Mr. Hartsfield about?

23 A I did not call him when we received the  
24 demand. I sent him a copy of it.

25 Q You sent him a copy. Okay.

1 Q Was this the letter that you referred to  
2 previously that Ellen Greer and Andy Quackenbush had  
3 reviewed?

4 A Yes.

5 Q Was this letter in response to the time  
6 limit demands?

7 A Yes.

8 Q Was this letter sent out within 30 days of  
9 the time limit demand?

10 A Yes.

11 Q Now, you didn't attend the global settlement  
12 conference; correct?

13 A The file was transferred to me [sic] prior  
14 to the global settlement conference.

15 MR. JURMAN: Let's -- why don't we take  
16 five so I can review my notes, please.

17 (A discussion ensued off the record.)

18 THE VIDEOGRAPHER: Off the record at  
19 12:21 p.m.

20 (A recess was taken from 12:21 p.m. to  
21 12:28 p.m.)

22 THE VIDEOGRAPHER: On the record,  
23 12:28 p.m.

24 MR. JURMAN: I have no further  
25 questions at this time, but I do reserve my right to

1           A       Correct.

2                   MR. DOLDER:   And, Rory, I'm sorry.   Am  
3   I pronouncing your name correctly?

4                   MR. JURMAN:   You're nailing it  
5   perfectly.

6                   MR. DOLDER:   Oh.   Perfect.   I should  
7   have already known that.   Apologies.

8   BY MR. DOLDER:

9           Q       All right.   So we already established that  
10   this claim, the death claim of Andrew Evans, was  
11   assigned to you after it was first reported to the  
12   company; correct?

13          A       Yes.

14          Q       All right.   I'm just -- some of this I can  
15   skip because you went through it with your lawyer  
16   some.   All righty.

17          A       If you scroll really fast, I have to look  
18   away.   I have motion sickness.

19          Q       Okay.   Well, just look away, and I'll let  
20   you know when I get to the place I need to be because  
21   it's actually kind of cumbersome.

22          A       I understand.   I was just letting you know.

23          Q       No, no, no.   That's fine.   I mean, let's not  
24   get uncomfortable.   Is that why you're in a  
25   land-locked state?

1 A Yes.

2 Q So here we have a -- all right. That's you  
3 making an entry on August 2, 2018; correct?

4 A Yes.

5 Q All right. And so by this time, August 2,  
6 2018, had you conducted your coverage evaluation?

7 A Yes.

8 Q Okay. And so Shannon Hartsfield was covered  
9 for the wreck that took place on July 27, 2018;  
10 correct?

11 A Yes.

12 Q And here we have an entry from you also  
13 dated August 2, 2018, and it's on Bates stamp page --  
14 excuse me -- 6308. And do you see here where it says  
15 "Insured 100 percent"?

16 A Yes.

17 Q Okay. And does that mean your investigation  
18 and evaluation had determined that Shannon Hartsfield  
19 was 100 percent at fault?

20 A Yes.

21 Q For the wreck?

22 A Correct.

23 Q Yes. Thank you. And it says "claimant  
24 zero." Does that mean that you determined that Andrew  
25 Evans was blameless for the accident?



1           A     He's a passenger, a negligent-free passenger  
2     in our car. Yes.

3           Q     Negligent free?

4           A     Correct.

5           Q     Okay. So he bore no fault for the accident;  
6     correct?

7           A     Yes.

8           Q     Let's go back -- all right. I'm going back  
9     in time a little bit. Sorry. But we've got this  
10    entry also, August 2, 2018, at 12:18. And you told  
11    Mr. Hartsfield that the policy limits were not enough  
12    to compensate all the injured claimants; is that  
13    correct?

14          A     Yes.

15          Q     Okay. And so at this point you had  
16    determined that this claim was going to vastly exceed  
17    policy limits; correct?

18                   MR. JURMAN: Objection.

19                   THE WITNESS: Yes.

20    BY MR. DOLDER:

21          Q     In fact, it was kind of a no-brainer, wasn't  
22    it?

23                   MR. JURMAN: Objection.

24                   THE WITNESS: Not necessarily. We  
25    still had other folks in the other car that we needed

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1 matching note in my file when I received it.

2 BY MR. DOLDER:

3 Q Well, do you remember looking at a note  
4 with -- a claim note with Mr. Jurman that -- where you  
5 stated you reviewed the demand on August 10?

6 A Correct.

7 Q So is this the demand you reviewed on August  
8 10?

9 A Yes.

10 Q And this is a time-limited demand; correct?

11 A Yes.

12 Q And it's a offer to settle the wrongful  
13 death claim of Andrew Evans; correct?

14 A Yes.

15 Q Okay. Now, at this time in 2018, August  
16 2018 -- 2018, excuse me -- had Direct General  
17 communicated to you procedures for handling demands on  
18 an obvious policy-limit claim?

19 MR. JURMAN: Objection.

20 THE WITNESS: We were still  
21 investigating the claim. So, yes, once -- I just note  
22 that the demand came in and notify everybody that we  
23 have a policy limits demand.

24 BY MR. DOLDER:

25 Q Okay. But -- and my question's a little

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1 A Yes.

2 Q And how was that communicated to you by  
3 Direct General?

4 A I have been handling claims for a very long  
5 time, as you know, and it's a procedure on all claims.

6 Q And what else did Direct General require you  
7 to do when you receive a time-limited demand like  
8 this?

9 A Notify --

10 MR. JURMAN: Objection.

11 THE WITNESS: Sorry. Go ahead.

12 Notify them -- my manager, her manager  
13 when a time-limit demand comes in.

14 BY MR. DOLDER:

15 Q And so in this specific case, you -- whom  
16 did you notify? Mr. Quackenbush?

17 A Stevie Salas and Andy -- Andrew Quackenbush.

18 Q Salas and Quackenbush. Okay. Anyone else?

19 A At that time we had a regional person,  
20 attorney, that handled the area, and that would have  
21 been -- I can't remember his name, but it's in -- it's  
22 in -- on a task that I sent him.

23 Q Okay. It's documented in the claim notes?

24 A Yes. William Robinson. Sorry. That's who  
25 it was.

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1 only."

2 Do you see that?

3 A Yes.

4 Q Now, I remember you indicating to Mr. Jurman  
5 when you were looking at the claim notes that it was  
6 your belief that this demand was for \$100,000;  
7 correct?

8 A Policy -- yes, policy limits.

9 Q Okay. So you thought that Direct General  
10 was going to have to pay \$100,000 to meet the terms of  
11 this demand?

12 MR. JURMAN: Objection.

13 THE WITNESS: It's what the attorneys  
14 ask for. We have a \$50,000 policy limit.

15 BY MR. DOLDER:

16 Q Okay. Now, but do you see where the  
17 attorney writes in the letter that your company has  
18 not divulged said coverage amount in writing? Do you  
19 see that?

20 A Yes.

21 Q So did you take that to mean that he didn't  
22 know what the coverage policy limits were at the time?

23 MR. JURMAN: Object.

24 THE WITNESS: I had sent him a copy of  
25 the policy.

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1 sometimes they don't want them.

2 Q And how do you know that?

3 A By asking them.

4 Q Okay.

5 A And I had already asked if they wanted a  
6 certified copy of the policy, and they said no.

7 Q Okay. And but when claimants or their  
8 attorneys ask for affidavits as a condition of  
9 settlement, you try to provide them; correct?

10 A Yes.

11 MR. JURMAN: Objection.

12 THE WITNESS: Yes.

13 BY MR. DOLDER:

14 Q Okay. And you've provided affidavits like  
15 the ones requested here many times in order to settle  
16 claims in the past; correct?

17 MR. JURMAN: Objection.

18 THE WITNESS: Yes.

19 BY MR. DOLDER:

20 Q Besides the amount that we've talked about a  
21 few times, was there anything about this demand that  
22 you found unusual?

23 A No.

24 Q Pretty run-of-the-mill?

25 MR. JURMAN: Objection.

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1 Q It's August 15, 2018; correct?

2 A Yes.

3 Q And this is, as far as you know, the first  
4 communication with St. Amand about this claim;  
5 correct?

6 A Yes.

7 Q And prior to sending this email, you had  
8 received instructions from Mr. Quackenbush and  
9 Ms. Greer to retain Mr. St. Amand to convene a global  
10 settlement conference; correct?

11 MR. JURMAN: Objection.

12 THE WITNESS: Yes.

13 BY MR. DOLDER:

14 Q Is that correct?

15 A Yes.

16 Q Now, the -- you included the two demands you  
17 had received on this email; right?

18 A Yes.

19 Q Okay. And did you ask Mr. St. Amand to do  
20 anything with the demands?

21 A To the -- review them.

22 Q Where is that written?

23 A I sent him all the documents for review.

24 Q But did you ask him to review the demands?

25 A I sent him the documents, all the documents,